

Amendments to the Claims:

The following listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) An insurance method comprising ~~the following steps:~~
establishing a contract between a client having a property to be insured and an insurer ready to insure the client against possible claims concerning the property, in which contract the client pays the insurer an initial sum covering at least the costs of insurance over a predetermined duration;

insuring the property to be insured using the initial sum;

investing at least a portion of said initial sum so that the invested sum earns income; and

at the end of the said predetermined duration, computing using data processor means reimbursing the client with a sum, that is the computed sum being computed as a function of the income earned by the investment made by the insurer and a number of the claims concerning the property the insurer has had to indemnify during said predetermined duration; and

reimbursing the computed sum to the client.

2. (Currently Amended) An insurance method according to claim 1, in which the computed sum reimbursed to the client corresponds, at least if there is no claim, at least to a major fraction of the income earned by the investment.

3. (Currently Amended) An insurance method according to claim 2, in which the computed sum reimbursed to the client corresponds to all of the income earned by the investment.

4. (Original) An insurance method according to claim 1, in which the investment is at a guaranteed minimum rate.

5. (Original) An insurance method according to claim 1, in which the client is given the option of signing an addition to the contract while it is in force to enable the client to pay in an additional sum in the event of the insured risk increasing.

6. (Original) An insurance method according to claim 1, in which the client is given the option of signing an addition to the contract while it is in force to enable the client to withdraw a sum in the event of the risk decreasing.

7. (Original) An insurance method according to claim 1, in which the predetermined duration is longer than a determined duration set by legislation and enabling a tax advantage to be obtained.

8. (Original) An insurance method according to claim 1, in which the reimbursement is made in the form of a lump sum.

9. (Original) An insurance method according to claim 1, in which the reimbursement is made in the form of an annuity.

10. (Currently Amended) An insurance method according to claim 1, in which the ~~risks covered by the insurer concern~~ property is selected from the following list: vehicles, ~~in particular cars, belonging to or used by the client;~~ boats; ~~other~~ leisure property; real property belonging to the client ~~and/or~~ or occupied by the client; and professional property.

11. (Original) An insurance method according to claim 1, in which the initial sum paid by the client is greater than the total of the premiums paid in advance.

12. (Currently Amended) An insurance method according to claim 1, ~~characterized by the fact that~~ wherein the initial sum paid by the client is less than the total of the premiums due during the ~~period~~ duration of the contract, with at least a fraction of the earnings being used to pay at least a fraction of the premiums.

13. (Original) A method according to claim 1, in which the duration of the contract is longer than one year.

14. (Currently Amended) A method according to claim 1, ~~characterized by the fact that~~wherein the client is given the option of a plurality of contract durations, long duration contracts being more advantageous than short duration contracts in terms of the returns that can be obtained.

15. (Currently Amended) A method according to claim 1, ~~characterized by the fact that~~wherein the insurer makes a present to the client of at least a portion of the costs of insurance in the absence of any claim.

16. (Original) A method according to claim 1, in which the client is an insurance company seeking to reinsure with another insurance company.

17. (Currently Amended) A method of insuring an apparatus for locomotion on land, in the air, or at sea, the method comprising ~~the following steps~~:

a) paying to the insurer in addition to the purchase or rental of the vehicle, a initial sum that is greater than or equal to the costs of insurance during a predetermined period;

b) insuring the vehicle using the initial sum;

~~bc)~~ investing at least a fraction of the initial sum ~~paid by the client~~ in an investment selected so that the income earned by the investment compensates for the cost of insurance in the absence of a claim; and

~~ed)~~ computing a sum using data processor means, the computed sum being computed as a function of the income earned by the investment and being greater than or equal to the initial sum; returning to the client, in the absence of a claim, and at the end of said predetermined period, at said initial sum.

e) returning, in the absence of a claim and at the end of the predetermined period, the calculated sum to the client.

18. (Currently Amended) A method according to claim 17, in which at least a portion of the initial sum paid by the client to the insurer is deducted from the amount of ~~VAT~~value-added tax due for the purchase of the vehicle, and in which at least a portion of the income earned by the investment is for obtaining an additional retirement pension.

19. (Currently Amended) A system for issuing an insurance policy, the system comprising:

means for inputting ~~the~~a duration of ~~the~~a contract;

means for inputting ~~the~~a nature of ~~the~~a property to be insured;

means for calculating, ~~where appropriate~~, the total of the premiums due during the duration of the contract, as a function of the nature of the property to be insured;

means for inputting ~~the~~an amount of an initial sum paid by a client;

means for determining information relating to earnings that can be made to the advantage of the client by an investment relating to at least a fraction of the initial sum and made by the insurer, as a function of the number of claims concerning the property the insurer would have to indemnify during the duration of the contract;

~~_____ means for delivering the information to the client; information relating to the earnings that can be made to the advantage of the client by an investment relating to at least a fraction of the initial sum and made by the insurer; and~~

means for printing an insurance policy including at least the duration of the contract, the amount of the initial sum paid by the client, the nature of the property, and information relating to the income that can be earned by said investment.

20. (Canceled)

21. (New) A computer system comprising:

means for inputting information relating to a contract between a client having a property to be insured and an insurer ready to insure the client against possible claims, in

which contract the client pays the insurer an initial sum covering at least the costs of insurance over a predetermined duration and in which at least a portion of said initial sum is invested so that the invested sum earns income; and

data processor means for calculating a sum to reimburse the client at the end of the said predetermined duration, the sum being calculated as a function of the income earned by the investment made by the insurer and of claims concerning the property the insurer has had to indemnify during said predetermined duration.

22. (New) The computer system of claim 21, wherein the data processor means calculate the sum to reimburse to the client so that the sum corresponds, at least if there is no claim, at least to a major fraction of the income earned by the investment.

23. (New) The computer system of claim 21, wherein the data processor means calculate the sum to reimburse to the client so that the sum corresponds to all of the income earned by the investment.

24. (New) The computer system of claim 21, in which the investment is at a guaranteed minimum rate.

25. (New) The computer system of claim 21, wherein the system is configured to enable the client to pay in an additional sum in the event of the insured risk increasing and to calculate the sum to reimburse in accordance therewith.

26. (New) The computer system of claim 21, wherein the system is configured to enable the client to withdraw a sum in the event of the risk decreasing and to calculate the sum to reimburse in accordance therewith.

27. (New) The computer system of claim 21, wherein the system is configured to calculate the sum to reimburse as a lump sum.

28. (New) The computer system of claim 21, wherein the system is configured to calculate the sum to reimburse as an annuity.

29. (New) The computer system of claim 21, wherein the property is selected from the following list: vehicles; boats; leisure property; real property belonging to the client or occupied by the client; professional property.

30. (New) The computer system of claim 21, in which the initial sum paid by the client is greater than the total of the premiums paid in advance.

31. (New) The computer system of claim 21, wherein the initial sum paid by the client is less than the total of the premiums due during the period of the contract, with at least a fraction of the earnings being used to pay at least a fraction of the premiums.

32. (New) The computer system of claim 21, in which the duration of the contract is longer than one year.

33. (New) The computer system of claim 21, wherein the system is configured to enable the client to select a contract duration among a plurality of contract durations, and wherein long duration contracts are more advantageous than short duration contracts in terms of the returns that can be obtained.